

REMARKS

Applicant elects to prosecute claims 1-14 and 23-24 to be prosecuted with traverse and withdraws claims 15-22 and 25. These claims are readily searched and examined together and it would serve the interest of the USPTO in view of economy of use of resources for these claims to be prosecuted together. For example, claim 15 includes largely common elements with claim 1 except for an authorization processor.

Respectfully submitted,



Alexander J. Burke

Reg. No. 40,425

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Alexander J. Burke
Intellectual Property Department
Siemens Corporation,
170 Wood Avenue South
Iselin, N.J. 08830
Tel. 732 321 3023
Fax 732 321 3030